

# United States Bankruptcy Court

Eastern District of Michigan

Case No. 05-31298-wsf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Daniel M. Rowe  
6602 Firefly Ct.  
Lot 198  
Burton, MI 48509

Social Security No.:

xxx-xx-9766

Employer's Tax I.D. No.:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/1/05

Walter Shapero.Flint  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

**CERTIFICATE OF SERVICE**

District/off: 0645-4  
Case: 05-31298

User: adeld  
Form ID: bl8

Page 1 of 1  
Total Served: 27

Date Rcvd: Aug 01, 2005

The following entities were served by first class mail on Aug 03, 2005.

db +Daniel M. Rowe, 6602 Firefly Ct., Lot 198, Burton, MI 48509-2391  
aty +William D. White, 2601 State, Saginaw, MI 48602-3995  
tr +Michael A. Mason, 516 West Court, Flint, MI 48503-5025  
ust +Marion J. Mack, 211 W. Fort Street, Ste. 700, Detroit, MI 48226-3263  
7525173 +After Hours East, C/O Mid Michigan Credit Bureau, PO Box 130, Saint Johns MI 48879-0130  
7525174 +Consumers Energy, Bankruptcy Department, 4600 Coolidge Hwy., Royal Oak MI 48073-1676  
7525175 +Courtesy Financial, 88008 N. Clio Rd., Mount Morris MI 48458  
7525177 +Elga Credit Union, 2303 South Center Rd., Burton MI 48519-1147  
7525178 +European Exchange, 8210 S. Saginaw St., Grand Blanc MI 48439-2463  
7525179 +First Collections, Inc., PO Box 459, West Branch MI 48661-0459  
7525181 +Garrow-Loftis, 1133 S. State Rd., Davison MI 48423-1963  
7525182 +General Motors Acceptance Corp., PO Box 7041, Troy MI 48007-7041  
7525183 +Genesee County Friend of the Court, 1101 Beach St., Suite 111, Flint MI 48502-1474  
7525184 +Genesys Health System, Dept. #77218, PO Box 77000, Detroit MI 48277-0218  
7525185 +Higgins Lake Family Dentistry, C/O First Collections, Inc., PO Box 459,  
West Branch MI 48661-0459  
7525195 +MiSDU, PO Box 30351, Lansing MI 48909-7851  
7525187 +Midwestern Audit, 900 Wilshire, Troy MI 48084-1694  
7525188 +Nationwide Insurance, C/O Collection, 2 Wells Ave., Newton Center MA 02459-3208  
7525189 +Russell Collection Agency, G3285 Van Slyke Rd., Flint MI 48507-3278  
7525190 +SBC Michigan, C/O Asset Acceptance, PO Box 2036, Warren MI 48090-2036  
7525191 +SBC/Ameritech, C/O Allied International, 3000 Corporate Exchange, Columbus OH 43231-7689  
7525192 +US Trustee, 211 W. Fort St., Suite 700, Detroit MI 48226-3263  
7525193 +Vanderbilt Mortgage and Finance, Inc., Attn: Customer Service Dept., PO Box 9800,  
Maryville TN 37802-9800

The following entities were served by electronic transmission on Aug 01, 2005 and receipt of the transmission was confirmed on:

7525176 +E-mail: bkcourt@ornats.com Aug 01 2005 23:17:11 Craig S. Schoenherr Sr., Attorney at Law,  
12900 Hall Rd. Suite 350, Sterling Heights MI 48313-1174  
7525180 +EDI: WTRFNBMARIN.COM Aug 01 2005 20:10:00 First National Bank of Marin, PO Box 98873,  
Las Vegas NV 89193-8873  
7525186 EDI: IRS.COM Aug 01 2005 20:10:00 Internal Revenue Service, Kansas City MO 64999-0030  
7525194 EDI: IRS.COM Aug 01 2005 20:10:00 Internal Revenue Service, Special Procedures Branch,  
PO Box 330500, Stop 15, Detroit MI 48232-6500

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2005

Signature:

